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The Board of Directors has declared a quarterly dividend of 31 cents a share on the COMMON stock and has also declared preferred stock dividends at the prescribed quarterly rates, all payable December 15, 1978 to shareholders of record November 22, 1978.

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Among the questions President Carter will answer for TRUSTS & ESTATES is the following: "The Federal government continues to berate the private sector concerning inflation. Since it appears that the government's fiscal and monetary policies are the main cause of inflation, shouldn't they clean up their own house before lecturing everyone else? In short, can't the nation ask the physician to heal thyself?"

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